

Wildfire Safety Guide

Wildfires are no longer a seasonal issue, but now a year-round concern due to warmer average temperatures, lower snow levels and increased drought conditions.

As the western United States continues to see more frequent wildfires, it is important to know how to prepare your property and family in advance. We recommend taking the time to review your current insurance policies with your Account Executive. Additionally, we have tapped our collective experience to assemble a list of steps you should take before a wildfire ignites.

Before a Wildfire is on the Horizon

- Speak with your Account Executive to coordinate a structure assessment with a professional wildfire consultant experienced in wildfire mitigation. They will be able to give expert suggestions on how to make your home and property less vulnerable.
- If you are making changes to your home as a result of an assessment or for general upgrades, talk to your local fire department about what materials they recommend.
- Examine the following exterior areas of your home to help prevent damage before a wildfire ignites:

Roof: If you have a wooden roof, you should consider replacing it with a Class A fire-rated roof (such as tile, slate, or asphalt with an underlayment).

Roof and Foundation Vents: Install ember resistant vents (a California requirement) such as Brandguard or Vulcan vents. Also, where possible, cover existing vents with fire resistant mesh screens.

Eaves: Replace open-eave frames with a boxed-in/soffit design with ember resistant venting.

Gutters: Clean and remove any debris that has accumulated where the roof and wall meet. You should also consider installing gutter guards.

Windows: Install multi-pane windows or tempered safety glass. [Note: Be sure to close and secure all windows to ensure embers don't enter your home]

Garage: Weather seal garage doors (and/or all exterior doors) to prevent airborne embers from entering.

- Develop and practice an evacuation plan and prepare an emergency kit for your family and animals. Be sure your plan includes your collections.

- Discuss your current homeowners insurance coverage with your Account Executive and find out about any applicable Wildfire Protection programs you are eligible to enroll in. If enrolled and a wildfire threatens your home, your insurance carrier can send a mitigation specialist to your home. Some emergency services they can potentially provide include:
Water Lines: Lay temporary water lines with sprinklers at the perimeter of your home.
Protective Gel: Spray a US Forest Service approved protective gel on your home and vegetation. Consider also installing an automatic deployment system that can spray protective coatings.

Creating a Fire-Resistant Zone Around Your Home

Taking these precautions and creating a zone around your property, will lower the chance of windborne embers collecting and reduce the speed of a wildfire spreading, if it reaches your home.

Immediate Zone (0-10 feet from the home):

- Create a ten foot perimeter around your home that is clear of flammable material including shrubs, firewood, or debris. Be sure to remove bark mulch and replace with non-combustible material.
- Clean roofs and gutters of dead leaves, pine needles, and more which could catch flying embers.
- Remove anything stored underneath decks or porches (mulch, needles, etc.) and remove any flammable vegetation that is near the exterior of the home.
- Move wood piles away from any structure (we recommend 30 feet away) or cover with a fire-resistant tarp.

Intermediate Zone (10–30 feet from the home):

- If your home has large stationary propane tanks, water tanks and/or solar panels, remove any vegetation from the area.
- Mow your lawn or keep taller vegetation below four inches.
- Trees and shrubs in this zone should be limited to small clusters and have a minimum of 18 feet between treetops. Check with your local forestry professional to get exact crown spacing based on your landscape's slope.

Extended Zone (30–100 feet from the home):

- Remove dead vegetation and tree material from the area including near storage sheds or other structured buildings within this zone.
- Trees and shrubs in this zone should be spaced strategically with a minimum of 12 feet between treetops. Be sure to cut tree limbs 6 feet off of the ground.

It is important to always obey evacuation orders and keep us informed of your plans. Should a loss occur, we will respond rapidly and remain personally involved throughout the claims process. Please call us at (800) 221-5830 and our 24/7 Claims team will guide you through next steps in the event of a loss.